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**REMARKS**

This communication is responsive to the Office Action mailed April 19, 2004. Claims 20 and 29 have been amended, and claims 22, 23, 25, 26, and 27 have been canceled without disclaimer. Nine claims (2 independent and 7 dependent) remain pending in this Application -- i.e., claims 20 and 21, 29-35. No new matter has been added. Applicant believes that no fee is required by this response; should any fee be necessary (including any fees for extensions of time or additional claims), however, the Commissioner is authorized to deduct such fee from Deposit Account 19-2814.

**A. Claim Rejections - 35 U.S.C. § 112**

Claims 20 and 29, and the various dependent claims depending therefrom, are rejected under 35 U.S.C. 112, second paragraph. Specifically, the Examiner argues that the claim elements "key object classes" and "secondary object classes" are not clearly defined in the specification, and that the partitioning by the "key object classes" is also indefinite. In brief, the Examiner argues that these terms are not used in accordance with their ordinary meaning, and that Applicants have not suitably redefined the terms as necessary to become their "own lexicographer."

Applicants traverse this rejection. The terms cited by the examiner are used in accordance with their ordinary meanings, but not always the ordinary meaning suggested by the Examiner. Applicants agree with Examiner's definition of the term "index field." However, the cited definition of "partition," though certainly one of many correct ordinary meanings of this word, is unnecessarily narrow. Applicants submit that those skilled in the art would recognize that "partition" is used in a more general (but nonetheless ordinary) sense. See, e.g., the cited page 18, line 13, of the Specification in conjunction with page 21: "Although repository 144 is shown in Figure 8 as distinct from objects belonging to key class 188 and secondary class 186, this distinction is a logical distinction made for purposes of explanation only." Thus, the term partition is not used in the more narrow sense of a "partitioned" hard disk or the like, as suggested by the Examiner.

Applicants respectfully submit that the claim terms "key object classes" and "secondary object classes" are frequently and clearly described in the specification and drawings, and that at no point are these terms used synonymously. The Examiner states that

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these terms are not defined (or re-defined), perhaps because there is no statement of the form "key object classes are herein defined as X." However, the definitions of these terms are clear from how they are used throughout the Specification.

The Examiner suggests that Applicants contradict themselves by defining objects as instances of classes, then stating that the phrases "key object class" and "secondary object class" are used differently than what is suggested by the Examiner. As stated previously, the term "object" is used in the present application in its traditional sense of an instantiation of an "object class." While object-oriented databases have become widely available, as have SQL databases utilizing index keys to facilitate searching, the terms "key object class" and "secondary object class" (and their respective objects) are indeed used differently from what the Examiner suggests by merely citing the wide availability of such systems. Specifically, as shown in Figures 7 and 8, and as described in the specification, the present invention involves the use of stored value products which are themselves instances of secondary object classes derived from key object classes.

**B. Claim Rejections – 35 U.S.C. 103**

Claims 20-23 and 25-27, and 29-35 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Schein in view of Owens. These rejections are traversed in light of the present amendment.

Neither of the cited references include a system which includes objects that are "instances of one or more key object classes and one or more secondary object classes, wherein said key object classes partition said database in accordance with a high-level category, and wherein said secondary classes depend from said key object classes" and wherein "each of said stored value products is an object instantiated from one of said secondary object classes derived from one of said key object classes," as recited in the claims as amended. This element, which improves efficiency and object re-use in the design and creation of stored value products, is not suggested, inferred, or otherwise disclosed by any combination of the art of record.

Applicants agree with the Examiner that Owens discloses an object-oriented system for administrating financial interests using a relational database. However, the system shown at column 5, line 35 to column 6, line 10 of Owens, while certainly describing the use of

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objects and SQL, does not disclose the specific use of a secondary object that inherits its characteristics from a key object class and which is itself a stored value product. It is the combination of this object architecture, in combination with the use of multiple stored value products, that is central to the invention.

Neither reference discloses "an authorization server in communication with the database server and the point-of-sale terminal, wherein the point-of-sale terminal is configured to query the authorization server for transaction approvals" in conjunction with "a plurality of objects comprising consumer information that is available to each of the plurality of stored value products and merchant information that is available to each of the plurality of stored value products."

No combination of Schein, Owens, or the general prior art attributable to someone of ordinary skill would include the system as recited in the amended claims.

#### C. Conclusion

In conclusion, Applicants respectfully submit that the present application is in condition for allowance, and earnestly solicits a Notice of Allowance at the Examiner's earliest convenience. The Examiner is invited to telephone the undersigned if such would advance prosecution of this Application in any way.

Dated this 21 day of June, 2004.

Respectfully submitted on behalf of  
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By

  
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